

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michael T Vennum
Denise M Vennum
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 20-20009-GLT
Chapter: 13

Related to Document No. 127

Hearing Date: 7/2/25 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 28th of April, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 127 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before June 9, 2025**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

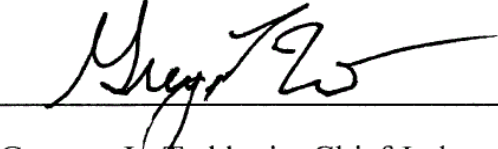
(2) This Motion is scheduled for hearing on **July 2, 2025 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

In re:
Michael T Venum
Denise M Venum
Debtors

Case No. 20-20009-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 28, 2025

User: auto
Form ID: 604

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Venum, Denise M Venum, 131 Crimson Drive, Pittsburgh, PA 15237-1069
15178402	+ Home Point Financial Corporation, PO Box 77404, Ewing, NJ 08628-6404
15178419	+ United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648
15178396	+ cfsbank, dba Charleroi Federal Savings Bank, c/o cfsbank, P.O. Box 209, Charleroi, PA 15022-0209

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 29 2025 01:40:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ Email/Text: RASEBN@raslg.com	Apr 29 2025 01:40:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	^ MEBN	Apr 29 2025 01:35:37	Home Point Financial Corporation, c/o D. Anthony Sottile, 394 Wards Corner Road, Loveland, OH 45140-8339
cr	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:43:42	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:55:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 29 2025 01:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15178389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:43:41	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
15178390	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 29 2025 01:40:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15178391	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 29 2025 01:40:00	Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15203004	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 29 2025 01:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15205559	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 29 2025 01:40:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15178392	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 29 2025 01:41:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15178393	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:44:11	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD

District/off: 0315-2

User: auto

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			57117-6497
15198683	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 29 2025 01:40:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15178394	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2025 01:43:36	Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258
15178395	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:43:41	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178397	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:44:11	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15178399	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15178400	Email/Text: mrdiscen@discover.com	Apr 29 2025 01:40:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15178406	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:56:08	Macys / Dsnb, Po Box 8218, Mason, OH 45040
15214854	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 29 2025 01:42:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15178398	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 29 2025 01:40:00	Citizens Bank / FM, 121 South 13th Street, Lincoln, NE 68508
15424218	Email/Text: Bankruptcy@Freedommortgage.com	Apr 29 2025 01:41:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15180062	^ MEBN	Apr 29 2025 01:35:36	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
15196264	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 29 2025 01:41:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
15178401	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 29 2025 01:41:00	Home Point Financial Corporation, 4849 Greenville Avenue, Dallas, TX 75206-4130
15207780	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2025 01:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15178403	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 29 2025 02:10:16	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15187423	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 29 2025 01:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15178404	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 29 2025 01:43:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15178405	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2025 02:10:11	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15210919	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:44:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15178407	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:43:26	National Tire & Battery / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178408	Email/Text: bankruptcyntices@psecu.com	Apr 29 2025 01:42:00	P S E C U, PO Box 67013, Harrisburg, PA 17106-7013
15178409	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15198742	+ Email/Text: bankruptcyntices@psecu.com	Apr 29 2025 01:42:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15178410	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:57:22	Sears / Cbna, Po Box 6217, Sioux Falls, SD

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User: auto

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Total Noticed: 51

15215827	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 29 2025 01:43:37	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15178411	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 29 2025 01:55:12	SoFi Lending Corporation, One Letterman Drive, San Francisco, CA 94129-1494
15178412	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:55:05	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15178413	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:25	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15178414	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:37	Syncb / Network, Po Box 965036, Orlando, FL 32896-5036
15178415	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 02:10:10	Syncb / Old Navy, Po Box 965005, Orlando, FL 32896-5005
15178416	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:18	Syncb / Stein Mart Pllc, Po Box 965005, Orlando, FL 32896-5005
15179039	^ MEBN	Apr 29 2025 01:36:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15178417	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:44:11	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178418	+ Email/Text: BK@servicingdivision.com	Apr 29 2025 01:41:00	The Money Source Inc, 500 South Broad Street Meriden, Meriden, CT 06450-6755
TOTAL: 47			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648
15187424	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Charles Griffin Wohlrab

on behalf of Creditor Home Point Financial Corporation bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com

Daniel P. Foster

on behalf of Joint Debtor Denise M Venum dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Michael T Venum dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor FREEDOM MORTGAGE CORPORATION Ryan.Starks@brockandscott.com wbecf@brockandscott.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 11